Claims

1. A computer system for generating, for a customer associated with a payment card, a customer preference model, the computer system comprising:

an interface for receiving, for the customer from a point-of-sale terminal, transaction data relating to a plurality of payment transactions the customer makes using the payment card;

a database for storing the transaction data;

a database of merchant data, including profiles of a plurality of merchants, the profiles of the plurality of merchants including data indicating products offered by the merchants, and at least one additional characteristic of the merchants;

a processor; and

a non-transitory data storage device storing program instructions operative to cause the processor:

upon receiving transaction data indicating a payment transaction using one of the payment cards, to store the data in the database,

to generate a model of the price sensitivity of the customer and a model of the brand loyalty of the customer,

by comparing the price sensitivity model and the brand loyalty model, to derive a first component of the customer preference model which is indicative of whether the payment transactions of the customer are more influenced by price or by brand loyalty, and

upon receiving data, from a communication device associated with the customer, in respect of the customer specifying a product:

to identify the merchants offering the product,

to use the customer preference model and the at least one characteristic for any of the merchants who offer the product, to form a compatibility index between the customer and the merchants who offer the product,

to receive, from the communication device, data indicative of a geographical location, wherein the compatibility index is calculated in relation to merchants who supply the product in the geographical location, and

to transmit to the customer, for display on the communication device, information relating to one or more of the merchants and one or more merchant offers for whom the compatibility index is highest,

wherein,

if the first component indicates that the payment transactions of the customer are more influenced by price than brand loyalty, the customer is categorized based on the price sensitivity model into one of a pre-determined number of tiers; and

if the first component indicates that the payment transactions of the customer are more influenced by brand loyalty than price, the customer is categorized based on the brand loyalty model into one of a pre-determined number of tiers.

2. The computer system according to claim 1, in which the program instructions are operative to cause the processor to generate at least one payment size measure which is a measure of the size of payment transactions made using the payment card, and to form a second component of the customer preference model using the at least one payment size measure.

3. The computer system according to claim 2, in which the program instructions are operative to cause the processor to categorize the customer based on the payment size measure into one of a number of tiers.

4. The computer system according to claim 1, which is operative to use the interface to transmit to the point-of-sale terminal or a merchant server a request for additional information relating to the transaction.

5. The computer system according to claim 1, which is arranged to generate a respective customer preference model for each of multiple customers associated with respective payment cards, the interface being operative to receive, for each of the customers, respective transaction data relating to a plurality of payment transactions the customer makes using the respective payment card, and the program instructions being operative to cause the processor to generate the respective customer preference model for each of the customers using the respective transaction data.

6. A computer-implemented method for generating, for a customer associated with a payment card, a customer preference model, the method comprising a computer server:

(a) receiving, via an electronic interface and from a point-of-sale terminal, respective transaction data relating to a plurality of payment transactions the customer makes using a payment card;

(b) storing the transaction data in a database;

(c) generating a model of the price sensitivity of the customer and a model of the brand loyalty of the customer;

(d) comparing the price sensitivity model and the brand loyalty model to derive a first component of the customer preference model which is indicative of whether the payment transactions of the customer are more influenced by price or by brand loyalty, wherein, if the first component indicates that the payment transactions of the customer are more influenced by price than brand loyalty, the customer is categorized based on the price sensitivity model into one of a pre-determined number of tiers; and if the first component indicates that the payment transactions of the customer are more influenced by brand loyalty than price, the customer is categorized based on the brand loyalty model into one of a pre-determined number of tiers;

(e) receiving, from a communication device associated with the customer, data from the customer specifying a product;

(f) obtaining the customer preference model;

(g) accessing a database of merchant data, including profiles of a plurality of merchants, the profiles of the plurality of merchants including products offered by the merchants, and at least one additional characteristic of the merchants;

(h) identifying any of the merchants offering the product;

(i) using the customer preference model and the at least one additional characteristic of any of the merchants identified as offering the product, to form a compatibility index between the customer and any of the merchants identified as offering the product;

(j) receiving, from the communication device, data indicative of a geographical location, wherein the compatibility index is calculated in relation to merchants who supply the product in the geographical location; and

(k) transmitting to the customer, for display on the communication device, information relating to one or more of the merchants and one or more merchant offers for whom the compatibility index is highest.

7. The computer-implemented method according to claim 6, in which at least one of the price sensitivity model and the brand loyalty model is calculated using addendum data in the transaction data comprising stock keeping unit (SKU) data.

8. The computer-implemented method according to claim 6, in which step (c) further includes:

generating at least one payment size measure which is a measure of the size of payment transactions made using the payment card; and

forming a second component of the customer preference model using the at least one payment size measure.

9. The computer-implemented method according to claim 6 further comprising using the interface to transmit to the point-of-sale terminal or a merchant server a request for additional information relating to the transaction.

10. The computer-implemented method according to claim 6, which includes generating a respective customer preference model for each of multiple customers associated with respective payment cards, using respective transaction data relating to a plurality of payment transactions each of the customers makes using the respective payment card.

11. The computer-implemented method according to claim 6, in which the information relating to the one or more of the merchants for whom the compatibility index is highest includes information relating to the prices charged by these merchants for the specified product.